

Monthly Vital Statistics

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Focus...More Uninsured Missourians

In Missouri, an estimated 755,000 citizens had no health insurance coverage during 1995. This number includes approximately 16.7 percent of Missouri's children and adults under the age of 65. This represents an increase in non-elderly uninsured from 1993, when the percent uninsured was estimated at 14 percent. The number of uninsured has grown by about 125,000, a more than 20 percent increase, since 1993 when there were an estimated 630,000 uninsured. By comparison, slightly over 17 percent of US and only 12.7 percent of the West North Central States region nonelderly citizens were uninsured during 1995. The West North Central States region includes Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota.

Selected Characteristics of Missourians Without Health Insurance

Age: Young adults ages 18 to 34 were more likely to lack coverage. Because of Medicare individuals over 65 were least likely to lack coverage.

Race: Minorities were less likely to have health insurance than whites. In 1995, 20.7 percent of minorities and 13.7 percent of whites lacked health insurance coverage. However, the largest number of the uninsured Missourians were white.

Household and family structure: Health insurance coverage varies according to family structure. Throughout 1995, lowest levels of non-coverage were among heads-of-households (9.3 percent), spouses (10.8 percent) and their children under age 18 (11.9 percent). Those with the highest likelihood of lacking coverage during 1995 were relatives who were not the children of householders (33.3 percent). Those living alone or with no other family member had 24.3 percent non-coverage.

Income: The poor are more likely not to have coverage. During 1995, 35.8 percent of the poor (184,000) had no health insurance of any kind, including no coverage from Medicaid or Medicare. This is more than twice the rate for all non-elderly Missourians. The poor and working poor, those with incomes one and one-half times the federal poverty level (\$23,354 for a family of four), make up over 40 percent of the uninsured.

Work status: Three quarters of uninsured adult Missourians are employed. Over 70 percent of these uninsured had fulltime employment (35 or more hours per week), while the rest worked parttime. Seventyone percent of the uninsured households had one or two fulltime workers, and 17 percent had someone working parttime. Over one third of unemployed Missourians lacked health insurance coverage in 1995.

Employment and health insurance

Employment is the major source of health insurance coverage. Most Missourians (76.1 percent) were covered for health insurance in 1995 through a private plan offered through employment or privately purchased. In surveys of Missouri firms made by the Missouri Division of Employment Security from 1990 - 1995, an average of 23 percent of all responding firms reported that they DID NOT OFFER hospitalization insurance to their employees. In addition, seven percent DID NOT PAY for insurance; employees paid for the insurance. According to the 1995 CPS (Current Population Survey) by the U.S. Bureau of Census, workers in large firms are more likely to have employment-based insurance than those in small firms with under 25 employees. The percentage of firms having employment-based insurance for employees ranged from 55 to 72 to 64 for firms with 25 to 99 employees, 100 to 499 employees and 500 or more employees respectively. Only 21 percent of small firms (under 25 employees) provided insurance.

Statewide hospital use rates by the uninsured and insured, 1993-1995

Emergency room (ER) utilization by the uninsured is 45 percent higher than for those with insurance coverage. From 1993 to 1995, the number of ER visits averaged 423 per 1,000 uninsured, while for the insured the average rate was 291 per 1,000. The number of ER visits by uninsured Missourians increased each year (Graph 1). However, the rate of visits per 1,000 uninsured increased and then decreased between years with rates of 425, 445 and 400 during 1993, 1994 and 1995. Missourians with health-care coverage made 276, 291 and 308 visits per 1,000 statewide, exhibiting an increase each year. The percent of ER visits by the uninsured held constant at approximately 20 percent of all ER visits. The number of emergency room visits by uninsured Missourians increased during each of the three years from 267,000 to 289,000 to 307,000 for a 15 percent increase from 1993 to 1995. The total number of all ER visits statewide also increased, and the percent of uninsured visits increased slightly, but stayed between 20 and 21 percent. The average annual ER visitation rates varied between counties as shown on Map 1.

Inpatient admission rates were less for the uninsured than for those with healthcare coverage. For the three years, the uninsured were hospitalized at the rate of 56, 55 and 47 per 1000 uninsured, while those with healthcare coverage had 105, 102 and 103 hospitalizations per 1000. The number of inpatient hospitalizations for the uninsured remained around 35,500, about eight percent of all hospitalizations for nonelderly patients. Inpatient hospitalizations of Missourians with coverage decreased from 408,000 to 395,000. Inpatient admission rates the insured were 98 percent higher than for those for the uninsured. For 1993 through 1995 the admission rate averaged 52 per 1000 uninsured, while for the average rate per 1000 insured was 103.

Hospital costs and charges for the uninsured, 1993-1995

Costs in Missouri hospitals for nonelderly uninsured patients grew from \$226 million to \$245 million and to \$294 million in 1993, 1994 and 1995, respectively (Graph 2). This is a 30 percent increase in the cost of care for the uninsured from 1993 to 1995. The amounts represent an increase from 8.4 percent to 9.1 percent of all hospital costs during the three years. Total healthcare charges (hospital, physician, pharmacy, etc.) for uninsured nonelderly Missourians increased from about \$1 billion to \$1.3 billion over these three years (assuming that the distribution of health care spending in Missouri is similar to the rest of the nation).

Recent U.S. Census Bureau Findings About Health Insurance and the Uninsured

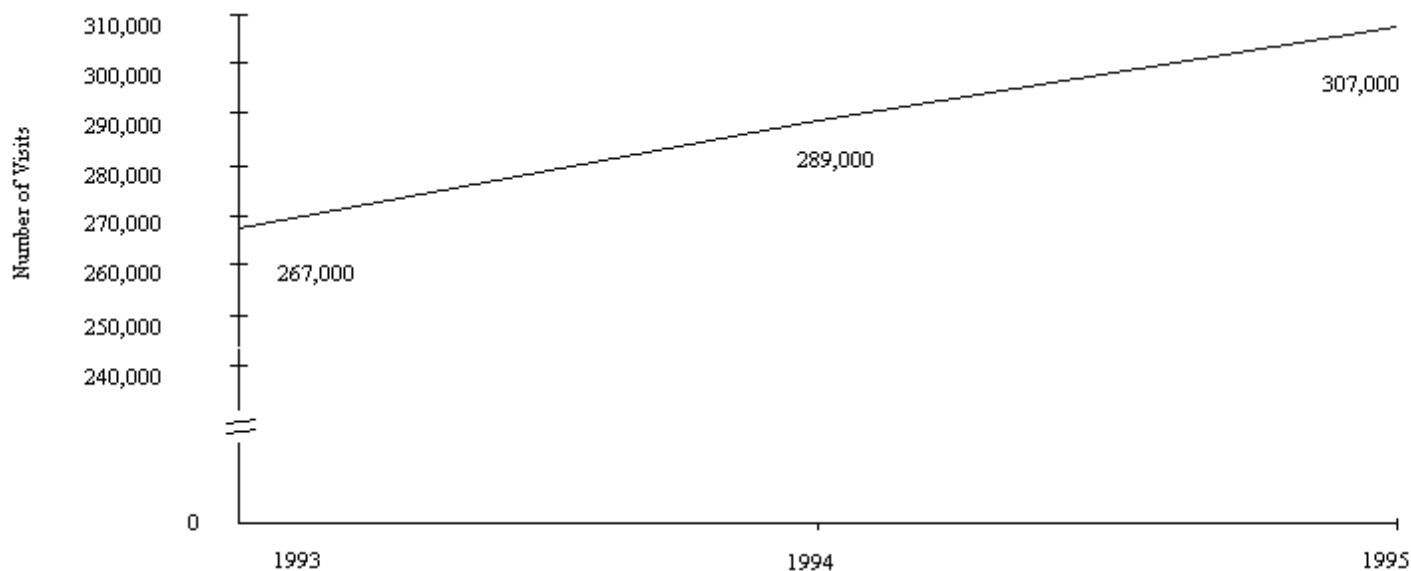
For those persons who experienced a time period without or between health insurance coverage, about half lasted at least six months. Twentyeight percent of the uninsured periods were at least one year in length, while 15 to 18 percent lasted two years or more. Of those individuals experiencing the lack or loss of coverage, the spells tended to be shorter if they were employed, educated, married and between 18 and 24 years in age.

Sources and References

The characteristics of the uninsured described in this publication are based on analyses of March Current Population Surveys (CPS), US Bureau of the Census, prepared by the State Demographer, Missouri Office of Administration. Hospital Patient Abstracts, Missouri Department of Health, surveys by the Missouri Division of Employment Security and other data sources were also used in preparing these analyses.

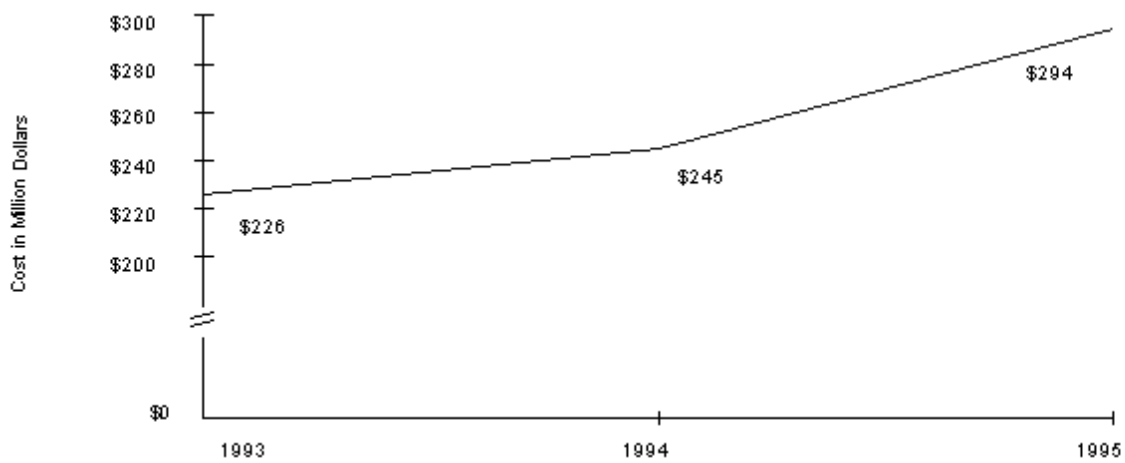
Graph 1

Yearly Increases in Numbers of Emergency Room Visits by Uninsured Missourians



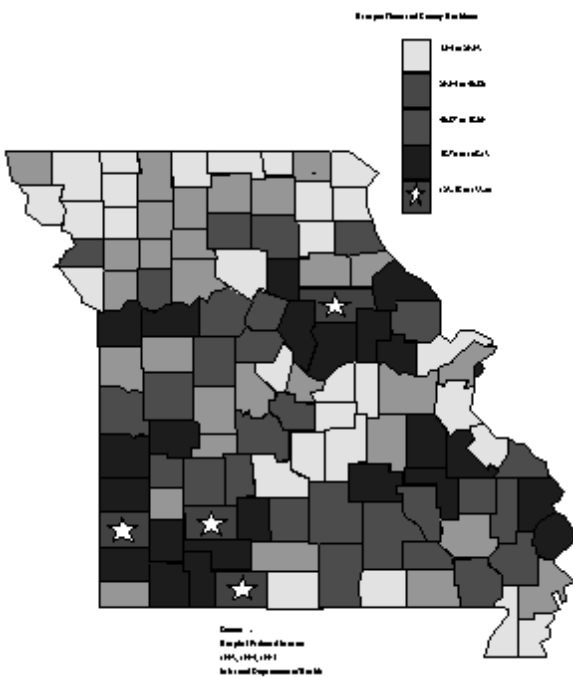
Graph 2

**Yearly Increases in Total Hospital Costs for Uninsured Missourians
(Emergency Room, Outpatient & Inpatient)**



Map 1

**Average Annual Uninsured Emergency Room Visitation Rates by County for Non-Elderly
(Under 65 years old) Uninsured County Residents 1993 - 1995**



Provisional Vital Statistics for September 1997

Live births increased in September as 7,170 Missouri babies were born compared with 6,379 one year earlier. The monthly birth rate increased from 13.6 to 16.2 per 1,000 population.

Cumulative births also increased for the 9- and 12-month periods ending with September. For the first three-quarters of the year, births increased 2 percent from 55,223 to 56,313.

Deaths decreased slightly in September as 4,020 Missourians died compared with 4,090 in September 1996. Cumulative deaths for the 9- and 12-month periods ending with September both show slight increases.

The **Natural increase** in Missouri for September was 3,150 (7,170 births minus 4,020 deaths). The rate of natural increase went up from 4.9 to 7.1 per 1,000 population.

Marriages increased in September, but decreased for the cumulative 9- and 12-month periods ending with September.

Dissolutions of marriage decreased for all three time periods shown below.

Infant deaths decreased sharply in September, but still showed increases for the 9- and 12-month periods ending with September.

PROVISIONAL RESIDENT VITAL STATISTICS FOR THE STATE OF MISSOURI

Item	September				Jan. - Sept. cumulative				12 months ending with September				
	Number		Rate*		Number		Rate*		Number		Rate*		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1995	1996	1997
Live Births	6,379	7,170	13.6	16.2	55,223	56,313	13.8	14.0	73,485	73,633	13.9	13.7	13.7
Deaths	4,090	4,020	8.7	9.1	40,667	41,265	10.1	10.2	54,111	54,691	10.1	10.1	10.2
Natural increase	2,289	3,150	4.9	7.1	14,556	15,048	3.6	3.7	19,374	18,942	3.8	3.6	3.5
Marriages	4,339	4,965	9.3	11.2	33,931	33,096	8.5	8.2	44,344	43,638	8.6	8.3	8.1
Dissolutions	2,017	1,999	4.3	4.5	19,120	18,545	4.8	4.6	25,638	24,863	4.9	4.8	4.6
Infant deaths	53	30	8.3	4.2	414	425	7.4	7.7	550	577	7.8	7.5	7.8
Population base (in thousands)	...	...	5,359	5,395	...	...	5,359	5,395	...	...	5,308	5,349	5,386

*Rates for live births, deaths, natural increase, marriages and dissolutions are computed on the number per 1000 estimated population. The infant death rate is based on the number of infant deaths per 1000 live births. Rates are adjusted to account for varying lengths of monthly reporting periods.

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